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UNITED STATES DEPARTMENT OF AGRICULTURE
FARM SECURITY ADMINISTRATION
950 Broadway
Denver 3, Colorado
October 1, 1945

HIGHLIGHTS OF THE FARM SECURITY ADMINISTRATION PROGRAM
IN WYOMING SINCE 1935

Farm Security makes rehabilitation or operating loans to farm families unable to secure satisfactory credit from existing sources. Loans are based on the need of the family and repayments on the ability of the farm to produce, after family living and farm operating costs are deducted. A farm and home plan drawn by the family and the supervisor forms the basis for development of a sound enterprise. Rehabilitation loans are at 5% interest and the credit is not withdrawn in the event of market fluctuations or emergencies such as flood or drouth. The maximum that can be loaned in a year is \$2500, and repayment is required before five years elapse. Farm Security also makes farm purchase loans under the Bankhead-Jones Farm Tenant Act. These loans, for family-type farms, are made to eligible farmers approved by county FSA committees. They are at 3% and the maximum repayment period is 40 years. Both types of loans are available to veterans of World War II.

Loans for rehabilitation purposes in ten years total \$17,670,780 and repayments, including interest, amount to \$13,503,940.

FSA has helped in some manner 45 percent of all farmers and ranchers in the state and currently has operating loans to 2,497 families.

County FSA committees, serving as voluntary debt adjustment committees for all farmers, have handled 2,162 cases in which they were asked by debtor and creditor to work out equitable adjustments and repayments schedules. The total debt involved was \$8,645,146 and total reduction of debt to farmers was \$2,432,687.

Farm Security makes sound loans and they are repaid. A total of 3,278 families in the state have repaid their FSA obligations in full.

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The agency re-stocked much of the western range country after the drouth and depression, and provided credit and guidance in farm and home management to assist farmers and ranchers to regain normal production and income. As a result of progress made, these families were able to show heavy production records of war food and fiber during the war, and have also improved their economic status considerably.

The sharing of heavy farm machinery, blooded sires and other facilities by small groups of farmers, who, individually cannot afford to own them because of high cost and incomplete utilization, has been given impetus by FSA. About 370 of these groups have been organized with loans from the agency and serve 1,475 farm families who would otherwise be without the services offered by the group.

During the 1944-45 fiscal year, FSA made rehabilitation loans totalling \$1,305,623 and during the same period collections were \$2,504,674.

One of the important lending programs administered by FSA concerns water facilities loans, available to all farmers in the 17 western states for almost any type of domestic or farmstead water supply. These loans are at 3% interest for the life of the facility. Provisions for adequate water have assisted many farmers in producing more for war needs and improving their economy.

One FSA borrower who attained national recognition is Albert B. Bartlett of Wheatland, whose Horseshoe Leghorns won the national egg laying championship in 1943. The Bartlett ranch produced last year 57,440 chicks, 2000 dozen market eggs, 2400 broilers, and 400 breeding cockerals. His activities have done much to improve farm poultry flocks in Wyoming and other western states.

FSA cooperates with the medical profession and farm families in encouraging formation of medical care groups to improve rural health. Activity agreements are in effect with the State Bureau of Vocational Rehabilitation, and close cooperation exists with state health departments with the objective of improving rural sanitary conditions. A definite proposal for a broader and more effective health program is contained in a FSA booklet, "Health Care for All", which has been distributed to planning groups and others interested in better rural health.

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Many loans have been made to sons and daughters of FSA families to enable them to participate in such activities as 4-H clubs and Future Farmers of America so that they may learn good management practices. Livestock raised by these young people usually places high at county and state fairs.

Farm ownership loans under the Bankhead-Jones Act have proven so successful that Congress authorized \$25,000,000 additional for 1945-46 to be administered by FSA and earmarked for veterans of World War II only. These loans are available to buy family type farms in any county. First loan in Region X of FSA, Colorado, Wyoming, and Montana, went to John A. McDonald for a 560-acre stock ranch in Park county, Montana.

Beeswax and honey are important war crops, the former being used to lubricate all types of ammunition while honey is widely used as a sweet and a food. A FSA loan helped H. J. States of Saratoga to stay in business and produce in 1943 100,000 pounds of honey and 3,750 pounds of wax.

FSA has made 33 farm-ownership loans in the state under the Bankhead-Jones Act. These families had an average net worth gain of \$1,860 in 1944. Payments due that year were \$12,745 and payments made amounted to \$24,021. Payments due all years total \$26,038 and total payments made were \$44,220.

As of August 31, 1945, FSA had made operating loans to 44 Wyoming veterans of World War II totalling \$83,245 to assist them in getting started in farming.

When the war caused a shortage of skilled ranch labor, several FSA county supervisors worked in cooperation with big operators and made stock-labor loans which helped solve the problem. Qualified hands received livestock loans from FSA and permission to run their herds on the big ranches. As a result, the workers were interested in the successful operation of the ranch and devoted full time to the job. They also are building foundation herds and learning better management practices so they can start on their own in the post-war period.

The agency has brought about more equitable tenure arrangements for small farmers through use of the U. S. Department of Agriculture's flexible lease. Both landlord and tenant benefit from a good written lease, and many

families now have tenure of from three to ten years, and no longer move annually to another place.

Ten years of experience in working with farm families and their problems qualify FSA to render considerable assistance to returning veterans who lack sufficient capital to engage in farming. All types of loans handled through FSA are available to the veteran. Full information regarding these loans may be obtained from county FSA supervisors.

Long-term credit and supervision, with emphasis on farm and home plans, has helped many farm families. It has improved their economic stability and enabled them to become self-sustaining citizens, free of debt, and enjoying improved health and participating in community affairs. These FSA families are much better off than they were, and so are the communities in which they live, and so is the nation.
